

Homeowner

The comparative information presented below is based on all companies reporting MCAS **Homeowner** data to the **state of Louisiana** for the year 2008. You can compare your company's results to these statewide average ratios, which were calculated using aggregate data received from all companies for Louisiana. For each ratio, there is also a chart indicating the number of reporting companies whose ratios fall into each range of values.

If your company's calculated ratio for any area is 9999.9% it is an indication that activity was reported for that ratio category but a valid ratio could not be calculated. For example, if your company reported nonrenewal activity but no policies in force, the ratio of non-renewals to policies in force would show as 9999.9%.

Homeowner - Overall Industry Statistics

Data Year: **2008**

1. Claims Closed Without Payment to Claims Closed:

2008 Louisiana Statewide Average:

18.5%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 1 | 10 | 13 | 25 | 11 | 9 | 2 | 1 | 1 | 0 | 0 | 0 |

2. Claims unprocessed at end of period:

2008 Louisiana Statewide Average:

2.0%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 0 | 44 | 13 | 9 | 1 | 2 | 3 | 0 | 0 | 0 | 1 | 0 |

3. Percentage of Claims Paid over 60 Days:

2008 Louisiana Statewide Average:

7.2%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 2 | 25 | 21 | 19 | 3 | 2 | 0 | 0 | 0 | 0 | 1 | 0 |

4. Nonrenewals to Policies In Force:

2008 Louisiana Statewide Average:

0.9%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 20 | 50 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |

5. Cancellations over 60 Days to Policies In Force:

2008 Louisiana Statewide Average:

0.6%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 15 | 56 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |

6. Cancellations under 60 Days to New Business:

2008 Louisiana Statewide Average:

2.6%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 30 | 38 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |

7. Suits Opened During the Review Period to Claims Closed Without Payment:

2008 Louisiana Statewide Average:

1.7%

| 0% | >0% - 10% | >10% - 20% | >20% - 30% | >30% - 40% | >40% - 50% | >50% - 60% | >60% - 70% | >70% - 80% | >80% - 90% | >90% - 100% | >100% |
|----|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------|
| 34 | 34 | 2 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 |